

ABSTRACT

Systems and techniques for designing and marketing combined insurance packages are described. A system according to one aspect of the present invention provides for assembling and marketing insurance packages including a combination of mortgage insurance and one or
5 more other insurance components and comprises a risk data repository for storing risk information to be used in determining the risk and cost of providing insurance packages and an insurance data repository including information about available insurance components. The insurance data repository includes information about a mortgage insurance component and other insurance components. The system further comprises a risk evaluator for determining risks and
10 costs associated with providing insurance, the risk evaluator being operative to compute overall risk and cost for a combined package and adjust parameters of the package components to optimize the risk and cost of the package.